

SERFF Tracking Number: AMRP-126527302 State: Arkansas
 Filing Company: American Republic Corp Insurance Company State Tracking Number: 45101
 Company Tracking Number: 09AR0542
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
 Standard Plans 2010
 Product Name: ARS Common Sense Guide Fulfillment Book
 Project Name/Number: ARS Common Sense Guide Fulfillment Book/09AR0542

Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: ARS Common Sense Guide Fulfillment Book SERFF Tr Num: AMRP-126527302 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 45101

Sub-TOI: MS08I.005 Plan F (Basic) 2010 Co Tr Num: 09AR0542 State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Susan Falk, Michele Disposition Date: 03/25/2010

Kulish Danielson, Andrea Davey,

Kerin Overturf, Brandy Horton

Date Submitted: 03/03/2010 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: ARS Common Sense Guide Fulfillment Book

Project Number: 09AR0542

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/25/2010

Deemer Date:

Submitted By: Kerin Overturf

Filing Description:

Re Individual Medicare Supplement Advertising

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/25/2010

Created By: Kerin Overturf

Corresponding Filing Tracking Number:

Z-2569

We are enclosing the above referenced form for your review and information. This form is new and is not intended to replace any forms currently in use. This is a brochure provided to prospective clients upon request, and will be used in

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the solicitation of our Individual Medicare Supplement plans.

Please let me know if you have any questions or if I can be of assistance during the review process. My phone number is 1-800-247-2190, ext. 2064.

Thank you.

Company and Contact

Filing Contact Information

Kerin Overturf, kerin.overturf@americanenterprise.com
 601 6th Ave 515-245-2064 [Phone]
 Des Moines, IA 50334 515-247-2469 [FAX]

Filing Company Information

American Republic Corp Insurance Company CoCode: 67679 State of Domicile: Nebraska
 P O Box 2780 Group Code: 3527 Company Type: Life and Health
 Omaha, NE 68103-2780 Group Name: American Enterprise State ID Number:
 (800) 987-8988 ext. [Phone] FEIN Number: 23-1609793

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: \$50.00 per advertisement
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$50.00	03/03/2010	34585566

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/25/2010	03/25/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	ARS Common Sense Guide	Kerin Overturf	03/19/2010	03/19/2010

SERFF Tracking Number:	AMRP-126527302	State:	Arkansas
Filing Company:	American Republic Corp Insurance Company	State Tracking Number:	45101
Company Tracking Number:	09AR0542		
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010	Sub-TOI:	MS08I.005 Plan F (Basic) 2010
Product Name:	ARS Common Sense Guide Fulfillment Book		
Project Name/Number:	ARS Common Sense Guide Fulfillment Book/09AR0542		

Disposition

Disposition Date: 03/25/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AMRP-126527302	State:	Arkansas
Filing Company:	American Republic Corp Insurance Company	State Tracking Number:	45101
Company Tracking Number:	09AR0542		
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010	Sub-TOI:	MS08I.005 Plan F (Basic) 2010
Product Name:	ARS Common Sense Guide Fulfillment Book		
Project Name/Number:	ARS Common Sense Guide Fulfillment Book/09AR0542		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	ARS Common Sense Guide	Filed	Yes
Form	ARS Common Sense Guide	Replaced	Yes

SERFF Tracking Number: AMRP-126527302 State: Arkansas

Filing Company: American Republic Corp Insurance Company State Tracking Number: 45101

Company Tracking Number: 09AR0542

TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010

Product Name: ARS Common Sense Guide Fulfillment Book

Project Name/Number: ARS Common Sense Guide Fulfillment Book/09AR0542

Amendment Letter

Submitted Date: 03/19/2010

Comments:

Please see revised form attached on 03/19/10. The previous form contained the wrong policy form numbers. This has been corrected. Thanks.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
Z-2569	Advertising	ARS Common Sense Guide	Initial					Z-2569 revised bracketed.pdf

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Form Schedule

Lead Form Number: Z-2569

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/25/2010	Z-2569	Advertising	ARS Common Sense Initial Guide				Z-2569 revised bracketed.pdf

The Common Sense Guide to Medicare:

3 Easy Steps to Avoid Incurring Higher Medicare Premiums due to Missed Deadlines



Prepared for American Republic Corp Insurance Company

The Common Sense Guide to Medicare:

3 Easy Steps to Avoid Incurring Higher Medicare Premiums due to Missed Deadlines

Now, before you turn 65, please take the time to review the following checklist of things to do as you prepare to enroll in Medicare coverage. As you complete each task, check the box next to it.

STEP 1 6 months before turning 65

Begin reading about Medicare benefits – what’s covered, what Medicare pays and what you’ll be expected to pay:

Part A (Hospital Insurance) and Part B (Medical Insurance)

- Medicare provides this coverage
- You have your choice of doctors
- Generally, Medicare Part B pays 80% of covered costs and you pay 20% after you pay your deductible
- Your Part B premium is automatically deducted from your Social Security check by the government

How Do I Get Part A? Do I Have to Sign Up?

If you get benefits from Social Security or the Railroad Retirement Board (RRB), you will automatically get Part A starting the first day of the month you turn age 65.

If you have a disability: If you are under age 65 and disabled, you will automatically get Part A after you get disability benefits from Social Security or RRB for 24 months.

Most people don’t pay a premium for Part A because they paid Medicare taxes while working. If you *aren’t* eligible for premium-free Part A, you can buy Part A during the following times:

Initial Enrollment Period -- the 7-month period that begins 3 months before your 65th birthday and ends 3 months after your 65th birthday.

General Enrollment Period -- from January 1 – March 31 each year.

Special Enrollment Period -- if you have group health coverage through you or your spouse’s employer or union. (See Part B Special Enrollment Period.)

If you aren’t getting Social Security or RRB benefits (for instance, if you are still working), you will need to sign up for Part A. **You should contact Social Security 3 months before you turn age 65 to sign up for Part A.** For more information, visit www.socialsecurity.gov on the web or call Social Security at 1-800-772-1213.

How Do I Get Part B? Do I Have to Sign Up?

If you get benefits from Social Security or the Railroad Retirement Board (RRB), you will automatically get Part B starting the first day of the month you turn age 65.

If you have a disability: If you are under age 65 and disabled, you will automatically get Part B after you get disability benefits from Social Security or RRB for 24 months.

If you aren’t getting Social Security or RRB benefits, and you want to get Part B, you will need to sign up for Part B when you are close to age 65. If you didn’t sign up for Part B when you first became eligible, you may be able to sign up during one of these times:

General Enrollment Period -- from January 1 – March 31 each year. Your coverage will begin on July 1. However, the cost of your Part B will go up 10% for each full 12-month period you could have had Part B but didn’t sign up for it, unless you qualify for a Special Enrollment Period (see below). You may have to pay this late-enrollment penalty as long as you have Part B.

Special Enrollment Period -- if you wait to sign up for Part B because:

- you or your spouse are working and have group health plan coverage based on that work or
- if you are disabled and you or a family member are working and have group health plan coverage based on that work ...

... then you can sign up for Part B any time while you have group health plan coverage based on current employment or during the 8-month period that begins

the month the employment ends, or the group health plan coverage ends, whichever happens first.

STEP 2 3 months before turning 65

- Start looking into Medicare Supplement coverage that supplements your Medicare Part A and Part B coverage
- You’ll want to note a company’s financial stability rating, customer service, claims handling and rates. Costs and services will vary by policy and company.
- Check out plans from American Republic Corp Insurance Company (American Republic Corp). You can easily find out more and get a free rate quote by calling (XXX) XXX-XXXX.

STEP 3 Within 6 months of having Medicare Part B

Get a “Welcome to Medicare” physical exam. There is no cost for the exam during this time frame but you are responsible for the Medicare Part B deductible. Most Medicare Supplements pay your Part B deductible.

If you enroll now, during your open enrollment period, you are **GUARANTEED ACCEPTANCE with American Republic Corp and we’ll immediately cover any health issues you have. No waiting periods.**

When looking for Medicare Supplement coverage, be sure to ask other insurance companies if they offer any of the following for Plan F, the most comprehensive of all the standardized plans:

	Freedom Solutions Plan F	Other Company
Freedom to see your own doctor	Yes	<input type="checkbox"/>
Freedom to see specialists without a referral	Yes	<input type="checkbox"/>
Virtually no claims paperwork	Yes	<input type="checkbox"/>
Couples discount that you can keep as long as you have your policy ¹	Yes	<input type="checkbox"/>
Discounted rates for good health that stay with you as long as you have this coverage, even if your health changes ²	Yes	<input type="checkbox"/>
Coverage while you travel in the U.S	Yes	<input type="checkbox"/>
30-day money back guarantee	Yes	<input type="checkbox"/>

You can now take advantage of a Free Medicare Benefit Review to help you find answers to your questions on Medicare, its deadlines, and your options for Medicare coverage. One of our licensed personal agents will be happy to walk through your questions and help guide you on the path to signing up for Medicare or a Medicare supplement plan.

Just call [(XXX) XXX-XXXX] to use this complimentary service today.

¹ A couple is defined as two people living in the same household, regardless of sex, who are recognized as being legally married, married under common law, or having a civil union.
² In ND and TX, preferred rates are for non-tobacco users



All Across America, People Turn to Us For Answers

Every day people like you call our licensed insurance agents with questions about Medicare, its plans and deadlines. Now you can count on receiving solid guidance and advice on this complex topic. And you can count on complete confidentiality when you call.

There's no cost and no obligation. We've set up your Free Medicare Benefit Review to give you more peace of mind and a better understanding about Medicare because ...

Knowing your rights and the benefits can help you get the most from Medicare and help you

- maintain your health
- keep your current assets
- protect your financial security.



**To activate your free service,
just call [(XXX) XXX-XXXX].**

American Republic Insurance Company was established in 1929. American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic which has been serving Americans for 80 years.



American Republic Corp
Insurance Company

Not connected with or endorsed by the U.S. government of the federal Medicare program.

This is a solicitation of insurance and an agent may contact you. In CO, IL, KS, MS, MO, OK, OR, PA, SD and TX, coverage is available to qualified Medicare beneficiaries under age 65. In ND, please ask for details about Medicare Supplement Plans A, F, K and L. Call today for more information about the benefits, costs and limits.

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Policy Forms: A-3101AC; in MO, A-3101AC-MO; in OK, A-3101AC-OK; in PA, A3101AC-PA; in TN, A3101AC-TN; in TX, A3101AC TX

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/03/2010	Form	ARS Common Sense Guide	03/19/2010	Z-2569 bracketed.pdf (Superceded)

The Common Sense Guide to Medicare:

3 Easy Steps to Avoid Incurring Higher Medicare Premiums due to Missed Deadlines



Prepared for American Republic Corp Insurance Company

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If you get benefits from Social Security or the Railroad Retirement Board (RRB), you will automatically get Part A starting the first day of the month you turn age 65.

If you have a disability: If you are under age 65 and disabled, you will automatically get Part A after you get disability benefits from Social Security or RRB for 24 months.

Most people don’t pay a premium for Part A because they paid Medicare taxes while working. If you *aren’t* eligible for premium-free Part A, you can buy Part A during the following times:

Initial Enrollment Period -- the 7-month period that begins 3 months before your 65th birthday and ends 3 months after your 65th birthday.

General Enrollment Period -- from January 1 – March 31 each year.

Special Enrollment Period -- if you have group health coverage through you or your spouse’s employer or union. (See Part B Special Enrollment Period.)

If you aren’t getting Social Security or RRB benefits (for instance, if you are still working), you will need to sign up for Part A. **You should contact Social Security 3 months before you turn age 65 to sign up for Part A.** For more information, visit www.socialsecurity.gov on the web or call Social Security at 1-800-772-1213.

How Do I Get Part B? Do I Have to Sign Up?

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If you have a disability: If you are under age 65 and disabled, you will automatically get Part B after you get disability benefits from Social Security or RRB for 24 months.

If you aren’t getting Social Security or RRB benefits, and you want to get Part B, you will need to sign up for Part B when you are close to age 65. If you didn’t sign up for Part B when you first became eligible, you may be able to sign up during one of these times:

General Enrollment Period -- from January 1 – March 31 each year. Your coverage will begin on July 1. However, the cost of your Part B will go up 10% for each full 12-month period you could have had Part B but didn’t sign up for it, unless you qualify for a Special Enrollment Period (see below). You may have to pay this late-enrollment penalty as long as you have Part B.

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- you or your spouse are working and have group health plan coverage based on that work or
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... then you can sign up for Part B any time while you have group health plan coverage based on current employment or during the 8-month period that begins

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STEP 2 3 months before turning 65

- Start looking into Medicare Supplement coverage that supplements your Medicare Part A and Part B coverage
- You’ll want to note a company’s financial stability rating, customer service, claims handling and rates. Costs and services will vary by policy and company.
- Check out plans from American Republic Corp Insurance Company (American Republic Corp). You can easily find out more and get a free rate quote by calling [(XXX) XXX-XXXX].

STEP 3 Within 6 months of having Medicare Part B

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	Freedom Solutions Plan F	Other Company
Freedom to see your own doctor	Yes	<input type="checkbox"/>
Freedom to see specialists without a referral	Yes	<input type="checkbox"/>
Virtually no claims paperwork	Yes	<input type="checkbox"/>
Couples discount that you can keep as long as you have your policy ¹	Yes	<input type="checkbox"/>
Discounted rates for good health that stay with you as long as you have this coverage, even if your health changes ²	Yes	<input type="checkbox"/>
Coverage while you travel in the U.S	Yes	<input type="checkbox"/>
30-day money back guarantee	Yes	<input type="checkbox"/>

You can now take advantage of a Free Medicare Benefit Review to help you find answers to your questions on Medicare, its deadlines, and your options for Medicare coverage. One of our licensed personal agents will be happy to walk through your questions and help guide you on the path to signing up for Medicare or a Medicare supplement plan.

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All Across America, People Turn to Us For Answers

Every day people like you call our licensed insurance agents with questions about Medicare, its plans and deadlines. Now you can count on receiving solid guidance and advice on this complex topic. And you can count on complete confidentiality when you call.

There's no cost and no obligation. We've set up your Free Medicare Benefit Review to give you more peace of mind and a better understanding about Medicare because ...

Knowing your rights and the benefits can help you get the most from Medicare and help you

- maintain your health
- keep your current assets
- protect your financial security.



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Policy Forms: A-3104AC; in MO, A-3104AC-MO; in OK, A-3104AC-OK; in PA, A3104AC-PA; in TN, A3104AC-TN; in TX, A3104AC TX